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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Benita B. Mairs, a married woman as her sole
is the grantor, and Aspen Title & Escrow, Inc. **is the trustee, and**
Harbourton Mortgage Co., L.P., a Delaware Limited Partnership **is the beneficiary under that certain**
trust deed dated 3/5/97, and recorded 3/17/97 **under** Volume M97, Page 7842 **of the Mortgage Records of Klamath County, Oregon.**

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above:

NOW THEREFORE, in view of the premises, the undersigned hereby appoints David E. Fennell, an attorney who is active member of the Oregon State Bar, whose address is 1750 - 112th Avenue N.E., Suite D151, Bellevue, WA 98004, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

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In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: January 30, 1998

FIRST NATIONWIDE MORTGAGE CORPORATION
(Beneficiary)

By 

Typed Name: Dennis Kieft

Title: Vice President

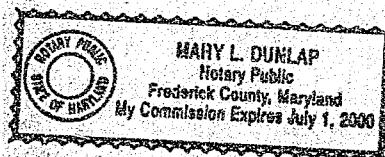
STATE OF Maryland)
) ss.

COUNTY OF Frederick)

This instrument was acknowledged before me on January 30, 1998, by Dennis Kieft as
Vice President of First Nationwide Mortgage Corporation.

Mary L. Dunlap
Notary Public for Fredrick Co, Maryland
My commission expires: July 1, 2000

(SEAL)



APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from

Mairs, Benita B.
Grantor

to
David E. Fennell
Trustee

After recording return to:

ROUTH CRABTREE & FENNELL
P.O. Box 4143
BELLEVUE, WA 98004

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Amerititle
on this 9th day of February A.D., 1998
at 3:45 o'clock P.M. and duly recorded
in Vol. M98 of Mortgages Page 4221

Beneatha G. Letsch, County Clerk

By *Kathleen Rose*
Fee, \$10.00 Deputy